

B. In the Specification

Page 1, under the title, delete U.Y.S., and there insert U.S.

Page 4, line 15, after consumer, delete z, and there insert z.

Page 31, line 10, delete Mortgager and there insert Mortgagee.

Page 31, line 11, delete Mortgager and there insert Mortgagee.

Page 32, line 7, delete Mortgager and there insert Mortgagee.

Page 35, line 19, delete Mortgager and there insert Mortgagee.

Page 36, lines 26-28, remove the underline formatting, delete Any, and there insert any.

Page 39, line 22, delete hether, and insert whether.

Page 40, line 11, delete Mortgager and there insert Mortgagee.

Page 40, line 29, delete Mortgager and there insert Mortgagee.

Page 45, line 14, delete mortgage While, and there insert mortgage While.

Page 53, line 30, delete mortgager and there insert mortgagee.

Page 53, line 31, delete mortgager and there insert mortgagee.

Page 54, line 2, delete Mortgager and there insert Mortgagee.

Page 55, line 9, after one-, delete time, and there insert time.

Page 55, line 22, after may, insert be.